



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of

ANDERSON et al

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Appl. No. 09/914,295

TC/A.U. 3687

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For: BILL PROCESSING SYSTEM

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October 30, 2008

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE**

In response to the Office Action dated April 30, 2008, Applicants offer the following remarks.